

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ian P. Neail  
Debtor

Case No. 17-01183-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 16, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:**

Recip ID	Recipient Name and Address
db	+ Ian P. Neail, 1902 Chatham Drive, Camp Hill, PA 17011-5916
4900642	AES, P.O. Box 61047, Harrisburg, PA 17106-1047
4900643	+ Belco Community Credit Union, 111 S. Front Street, Harrisburg, PA 17101-2010
4900647	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4900648	+ Elizabeth L. Neail, 1902 Chatham Drive, Camp Hill, PA 17011-5916
4900650	+ New Highland Apartments, 1149 Columbus Avenue, Lemoyne, PA 17043-1719
4936900	+ New Highland Park Associates, 308 East Lancaster Ave, STE 235, Wynnewood, PA 19096-2147
4900652	OneMain, Gateway Square, 25 Gateway Drive, Suite A-107, Mechanicsburg, PA 17050-2930
4909588	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4900655	+ PennyMac Loan Services LLC, 3043 Townsgate Rd., Ste. 200, Westlake Village, CA 91361-3027
4900656	Pinnacle Health Hospitals, P.O. Box 927830, San Diego, CA 92192-7830

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AGFINANCE.COM	Apr 16 2021 22:48:00	Onemain, OneMain, PO Box 3251, Evansville, IN 47731-3251
4929529	Email/Text: rmcollections@belco.org	Apr 16 2021 18:59:00	Belco Community Credit Union, 449 Eisenhower Blvd, Harrisburg, PA 17111
4900645	+ EDI: CITICORP.COM	Apr 16 2021 22:48:00	Best Buy Credit Card, Attn: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213-3410
4900646	EDI: CITICORP.COM	Apr 16 2021 22:48:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
4949763	+ EDI: WFNNB.COM	Apr 16 2021 22:48:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
5021325	EDI: ECMC.COM	Apr 16 2021 22:48:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
5021326	EDI: ECMC.COM	Apr 16 2021 22:48:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, PO Box 16408, St. Paul, MN 55116-0408
4900649	EDI: IRS.COM	Apr 16 2021 22:48:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4908118	EDI: AGFINANCE.COM	Apr 16 2021 22:48:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4900651	EDI: AGFINANCE.COM	Apr 16 2021 22:48:00	OneMain, P.O. Box 1010, Evansville, IN 47706-1010
4949137	EDI: PRA.COM	Apr 16 2021 22:48:00	Portfolio Recovery Associates, LLC, POB 12914,

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			Norfolk VA 23541
4900657	Email/Text: bankruptcynotices@psecu.com	Apr 16 2021 18:59:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
4900653	+ EDI: RMSC.COM	Apr 16 2021 22:48:00	PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
4900654	EDI: PENNDEPTREV	Apr 16 2021 22:48:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
4900654	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2021 18:59:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
4900658	EDI: RMSC.COM	Apr 16 2021 22:48:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
4900659	EDI: RMSC.COM	Apr 16 2021 22:48:00	SYNCB/Sleepys, P.O. Box 965036, Orlando, FL 32896-5036
5161911	+ Email/Text: bncmail@w-legal.com	Apr 16 2021 18:59:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5161910	+ Email/Text: bncmail@w-legal.com	Apr 16 2021 18:59:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4900660	EDI: RMSC.COM	Apr 16 2021 22:48:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
4911460	EDI: WFFC.COM	Apr 16 2021 22:48:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
4900661	EDI: WFFC.COM	Apr 16 2021 22:48:00	Wells Fargo Dealer Services, Insurance Service Center, P.O. Box 29296, Phoenix, AZ 85038-9296

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	New Highland Park Associates, 308 East Lancaster Ave, Suite 235, Wynnwood, PA 19096-2147
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4900644	*+	Belco Community Credit Union, 111 S. Front Street, Harrisburg, PA 17101-2010

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Joseph P Schalk	on behalf of Creditor New Highland Park Associates joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Tracy Lynn Updike	on behalf of Debtor 1 Ian P. Neail tlupdike@mette.com cgfraker@mette.com;ddwhistler@mette.com;jrporter@mette.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

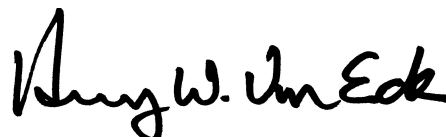
Debtor 1	<u>Ian P. Neail</u>	Social Security number or ITIN	xxx-xx-7890
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	Middle District of Pennsylvania		
Case number:	1:17-bk-01183-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ian P. Neail  
fka Jessy Lee Miller

4/16/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**